

EXHIBIT 15 D

**PROPERTY VALUES ON SYSTEMATIC SAVINGS BANK LOANS
AND LIQUIDATION ANALYSIS**

| Properties in Portfolio | Appraised Value | Value Per Unit | Property Type | Liquidated Value (70% of Fair Market Value) |
|----------------------------|--------------------|----------------|------------------|--|
| | | | | \$498,540 |
| 8 | \$ 712,200 | \$16,957 | | |

Systematic Savings Bank 70%

| Address | Appraised Value | Loan # | Property Type | Liquidated Value |
|------------------|--------------------|--------|------------------|---------------------|
| | | | | |
| 5759 W US Hwy 60 | \$ 324,300 | 1788 | 13 Unit | \$ 227,010 |
| 419 W State St | \$ 61,000 | 6650 | Fourplex | \$ 42,700 |
| 625 W Madison St | \$ 16,800 | 6651 | SF | \$ 11,760 |
| 629 W Madison St | \$ 27,000 | 6651 | SF | \$ 18,900 |
| 742 S Grant Ave | \$ 62,000 | 6651 | 5 Unit | \$ 43,400 |
| 202 N Main St | \$ 37,700 | 6722 | Duplex | \$ 26,390 |
| 421 W State St | \$ 32,600 | 6881 | SF | \$ 22,820 |
| 6251 Hwy O 1-14 | \$ 150,800 | 6817 | 15 Unit | \$ 105,560 |